

**Information to identify the case:**

Debtor 1	<u>William Warren</u>	Social Security number or ITIN	xxx-xx-2761
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Katrina Warren</u>	Social Security number or ITIN	xxx-xx-1477
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-17053-ABA			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William Warren

Katrina Warren

7/13/22

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
William Warren  
Katrina Warren  
Debtors

Case No. 17-17053-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Jul 13, 2022

Form ID: 3180W

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ William Warren, Katrina Warren, 40 Dennisville Petersburg Rd, Woodbine, NJ 08270-3100
aty	+ Kenneth D. Mackler, 1030 Atlantic Avenue, Atlantic City, NJ 08401-7427
516753759	+ Amanda Cedeno, 107 Vermont Ave, Egg Harbor Township, NJ 08234-7209
516753760	Ars, P.O. Box 469046, Escondido, CA 92046-9046
516753763	+ Atlantic County Probation, PO Box 5129, Atlantic City, NJ 08404-5129
516773842	+ Cape Regional Medical Center, and Shore Memorial Center, Collections and Recoveries, PO Box 35, Northfield, NJ 08225-0035
516753772	+ Collection And Recoveries, 201 Tilton Rd, Northfield, NJ 08225-1247
516753788	+ Selip & Stylianou LLP, 10 Forest Avenue, Paramus, NJ 07652-5238
516753789	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 13 2022 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 13 2022 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516753758	+ EDI: GMACFS.COM	Jul 14 2022 00:43:00	Ally Financial, PO Box 380902, Bloomington, MN 55438-0902
516753761	Email/Text: legal@arsnational.com	Jul 13 2022 20:50:00	Ars National Services Inc, P.O. Box 469100, Escondido, CA 92046-9100
516753762	Email/Text: bankruptcy@pepcoholdings.com	Jul 13 2022 20:50:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516753764	+ EDI: LCIBAYLN	Jul 14 2022 00:43:00	Bayview Loan Servicing, 4425 Ponce De Leon Blvd, Miami, FL 33146-1839
516996694	+ EDI: LCIBAYLN	Jul 14 2022 00:43:00	Bayview Loan Servicing, LLC, c/o Schiller Knapp Lefkowitz Hertz, 4425 Ponce de Leon Blvd, Coral Gables, FL 33146-1839
516753766	EDI: CAPITALONE.COM	Jul 14 2022 00:43:00	Capital One Bank Usa, 15000 Capital One Dr, Henrico, VA 23238
516753768	+ EDI: CITICORP.COM	Jul 14 2022 00:43:00	CBNA, PO Box 6189, Sioux Falls, SD 57117-6189

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Jul 13, 2022

Form ID: 3180W

Total Noticed: 51

516753769	+ EDI: CITICORP.COM	Jul 14 2022 00:43:00	CBNA/best buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
516753770	+ EDI: CITICORP.COM	Jul 14 2022 00:43:00	CITI, PO Box 6241, Sioux Falls, SD 57117-6241
516880549	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 13 2022 20:53:57	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516753765	+ EDI: CAPITALONE.COM	Jul 14 2022 00:43:00	Capital One, PO Box 30281, Salt Lake, UT 84130-0281
516753773	+ EDI: WFNNB.COM	Jul 14 2022 00:43:00	Comenity Capital Bank/ Zales, PO Box 182120, Columbus, OH 43218-2120
516753774	+ EDI: WFNNB.COM	Jul 14 2022 00:43:00	Comenity Capital/gmstop, PO Box 182120, Columbus, OH 43218-2120
516753776	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 13 2022 20:53:51	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
516753779	+ EDI: IRS.COM	Jul 14 2022 00:43:00	IRS, 1601 Market St, Philadelphia, PA 19103-2301
516896168	Email/PDF: resurgentbknotifications@resurgent.com	Jul 13 2022 20:54:00	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516908243	Email/PDF: resurgentbknotifications@resurgent.com	Jul 13 2022 20:54:00	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516753781	+ EDI: RMSC.COM	Jul 14 2022 00:43:00	Lowes, P.O. Box 965005, Orlando, FL 32896-5005
516960235	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 13 2022 20:50:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516753782	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 13 2022 20:53:48	Merrick Bank, PO BOx 9201, Old Bethpage, NY 11804-9001
516753783	+ EDI: PINNACLE.COM	Jul 14 2022 00:43:00	Northland Group Inc, PO Box 390846, Minneapolis, MN 55439-0846
516753784	^ MEBN	Jul 13 2022 20:45:14	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
516991519	EDI: PRA.COM	Jul 14 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516995207	EDI: PRA.COM	Jul 14 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516995261	EDI: PRA.COM	Jul 14 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541
516879940	EDI: Q3G.COM	Jul 14 2022 00:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516780777	EDI: Q3G.COM	Jul 14 2022 00:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
516753785	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 13 2022 20:50:00	Santander Consumer USA, 8585 N Stemmons Fwy Ste 1100-N, Dallas, TX 75247-3822
516897567	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 13 2022 20:50:00	Santander Consumer USA Inc, PO Box 961245, Fort Worth, TX 76161-0244
516897163	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 13 2022 20:50:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
516753787	+ EDI: CITICORP.COM		

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Jul 13, 2022

Form ID: 3180W

Total Noticed: 51

516753790	+ EDI: RMSC.COM	Jul 14 2022 00:43:00	Sears, PO box 6286, Sioux Falls, SD 57117-6286
516989229	+ EDI: RMSC.COM	Jul 14 2022 00:43:00	Synco/Toysrusdc, Po Box 965005, Orlando, FL 32896-5005
516755250	+ EDI: RMSC.COM	Jul 14 2022 00:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516753791	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 14 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516829813	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 13 2022 20:50:00	Toyota Financial Services, 4 Gatehall Drive - Suite 350, Parsippany, NJ 7054
517167940	Email/PDF: bncnotices@becket-lee.com	Jul 13 2022 20:50:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517967607	Email/PDF: bncnotices@becket-lee.com	Jul 13 2022 20:54:13	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516876221	+ EDI: AIS.COM	Jul 13 2022 20:53:59	Toyota Motor Credit Corporation, Elizabeth L Agolla, c/o Becket & Lee LLP, PO Box 3001, Malvern, PA 19355-0701
516753792	+ EDI: VERIZONCOMB.COM	Jul 14 2022 00:43:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
		Jul 14 2022 00:43:00	Verizon Wireless, PO Box 49, Lakeland, FL 33802-0049

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516753767	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa, 15000 Capital One Dr, Henrico, VA 23238
516753771	*+	CITI, PO Box 6241, Sioux Falls, SD 57117-6241
516753775	*+	Comenity Capital/gmstop, PO Box 182120, Columbus, OH 43218-2120
516753778	*	IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081
516753777	*	IRS, PO Box 744, Springfield, NJ 07081-0744
516753780	*+	Irs, P.O. Box 7346, Philadelphia, PA 19101-7346
517966540	*	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516753786	##+	Schiller, Knapp, Lefkowitz & Hertz LLP, 950 New Loudon Rd, Suite 109, Latham, NY 12110-2190

TOTAL: 0 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2022

Signature: /s/Gustava Winters

District/off: 0312-1  
Date Rcvd: Jul 13, 2022

User: admin  
Form ID: 3180W

Page 4 of 4  
Total Noticed: 51

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph Gunnar Devine, Jr	on behalf of Creditor Bayview Loan Servicing LLC jdevine@tmppllc.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Michael Blaine	on behalf of Creditor Bayview Loan Servicing LLC mikeblaine@gmail.com, mblaine@winston.com;mpolster@winston.com
Richard Gerbino	on behalf of Creditor Bayview Loan Servicing LLC rgerbino@schillerknapp.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Richard James Tracy, III	on behalf of Creditor Bayview Loan Servicing LLC richard.tracy.iii@gmail.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
Seymour Wasserstrum	on behalf of Joint Debtor Katrina Warren mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
Seymour Wasserstrum	on behalf of Debtor William Warren mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10